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# EFFECTS OF ADULT LITERACY PROGRAM ON WOMEN'S LIVES IN THE RURAL AREAS OF ISLAMABAD CAPITAL TERRITORY: A CASE OF NATIONAL COMMISSION FOR HUMAN DEVELOPMENT

**Basit Ali**

*The University of Agriculture, Peshawar, Pakistan*

**Shaista Naz**

*The University of Agriculture, Peshawar, Pakistan*

**Muhammad Jamil Afridi**

*The University of Agriculture, Peshawar, Pakistan*

**Noor Paio Khan**

*The University of Agriculture, Peshawar, Pakistan*

## **ABSTRACT**

*Literacy is a life transformation process especially for women in the developing countries like Pakistan. Various organizations are working in the said area however, their efforts need proper exploration. Seeking to this, the present research study was conducted to assess the effects of adult literacy program launched by National Commission for Human Development (NCHD) on women's lives in the rural areas of Islamabad Capital Territory (ICT). The effects were assessed in family life, socio-economic/trade activities, and community development. For this, data were collected from a sample size of 164 women adult learners using questionnaire through face to face interview. A five-point Likert scale (i.e. Strongly Agree, Agree, Strongly Disagree, Disagree and Don't Know) was used to record the responses of the respondents. It was found that program has positive effects on most of the women's lives. After the program, most women became able to assist their children in academic work, home and child management, good relationships with children and husband, child health care, financial support to families and utility bills' checking. Similarly, after the program, most of the women were aware of their trade worth, investments, profit maximization through resource and modern technique utilization, and of good customer relationships. The program affected women's role in their communities as the majority of women helped others in imparting skills, mobilization, and organization, girls' marriages, politics, peace promotion,*

*decision-making in the home, decrease domestic violence and make empower their own selves. The study concluded that Adult Literacy Program improved the majority of women's lives with respect to their family life, socio-economic activities and role in community development. The study recommends for the replication of such programs to the other areas of the country as well where the female literacy rate is low and expanding the curricula and in-depth studies to achieve a good response rate.*

## **KEYWORDS**

*Adult Literacy Program, NCHD, Rural Women, Socio-economic activities, Family life, Community development work*

## **1. INTRODUCTION**

The global attention is now on the women's education and literacy due to the existing gender inequalities. According to UNESCO Institute for Life Long Learning (2013), worldwide, a total of 774 million adults (aged 15 years and older) are illiterate and two thirds of them (493 million) are women. Among youth, 123 million are illiterate, of which 76 million are female. Even though the size of the global illiterate population is shrinking, the female proportion has remained virtually steady at 63% to 64%. The illiteracy prevails more among rural women (Aroge, 2016). This situation calls for addressing the issue due to women's vital role in country's development endeavour.

The role of women and especially of rural one's is highlighted by various researchers and organization in the various sectors of economy which included crop production, animal husbandry, poultry production, small scale business etc. along with the domestic responsibilities (Naz and Khan, 2018; Adesanya, 2011; and Zahoor et al., 2013). Women contributions at national levels and promote sustainable development in the developing countries including Pakistan. Thus, sustainable development is highly associated with women's literacy levels (Aroge, 2016).

The issue of adult illiteracy existed in Pakistan as 40 percent of adults are found illiterate. Further, the national level statistics confirmed for lower rates of female illiteracy than male. The issue is more sever in rural areas as only 49 percent women were found literate as compared to 74 percent of male (GoP, 2016-17). The lower literacy levels of women hindering the process of sustainable development (Aroge, 2016). Evidence from the research show that adult literacy programs have effective dimensions for bridging the gap between literates and illiterates among women. These programs had strong effects on women's lives including the emotional and psychological control, develop caring attitudes, enhance day-to-day learning and tends to lead to community participation (Rehman, 2008). Thus, women's participation in these programs leads towards sustainable development of the country.

Women's participation in the Adult Literacy Programs in Pakistan is a milestone in achieving the sustainable development. Adult Literacy Programs are applied with a participatory approach at grass roots levels and thus helping women to clarify and address their own needs. For Adult Literacy Program to be meaningful in the lives of the recipients, it must be functional. According to Offorma (2007), functionality is the ability to transfer knowledge gained from scholarship to solve ones or societal problems (GoP, 2016). Although several organizations are working for adult

literacy while the number of studies covering the subject is few (Stromquist, (2005) and Ahmed, (2009).

Among the various organizations, National Commission for Human Development (NCHD) is a leading institution in improving the female literacy rates in the country. The NCHD launched its Adult Literacy Program in 2014-15 to enhance not only female literacy rates but functional literacy skills were made part of the program. Thus, the functional effects of the program on women's lives need to be properly explored. It will not only highlight the achievements of the program but will also identify the gaps to be filled in by the organization. Moreover, no such study has been found in the study area which further highlighting the need of this research. Keeping in view all this, the present research study is undertaken in the rural areas of Islamabad Capital Territory (ICT) with the following research questions 1) What are the effects of Adult Literacy Program on women's family life in the study area; 2) What are the effects of Adult Literacy Program on the socioeconomic activities of rural women in the study area; 3) and what are the effects of Adult Literacy Program on women's role in the community development?

## **2. LITERATURE REVIEW**

Literacy is defined by UNESCO which is the ability of a person to function in all the activities in which literacy is required for effective functioning of his/her group and the community and for enabling him/her to continue to use reading, writing and calculation for his/her own and the community's development (EFA Global Monitoring Report, 2005). This definition is more relevant to this study and especially its relevance to women in the rural areas of the developing world because the definition shows that literacy has a strong effect on one's lives. It adds a value to one's life by being productive to family, trade activities and community thus promoting development.

It is vital to know that the issue of adult illiteracy is a developing world problem (Aroge, 2016). The issue can be witnessed in more severity in the rural areas of the developing world and prevails most importantly among women (UNESCO, 2013). The issue has been highlighted on various forums to be addressed at global and national levels to achieve the development (Millennium Development Goals and Vision 2020). Without the progressive improvement in adult literacy statistics a nation cannot achieve its developmental goals (Bokova, 2010).

The importance of adult literacy has been widely acknowledged in the literature across the developing world. Literacy gives women a voice in their families, political life, and on the world stage. It is a first step towards personal freedom and broader prosperity. When women are literate, the whole society gains (Bokova, 2010). Evidence from the research show that literacy is critical for a country's development because literacy brings women empowerment which affects women's lives (Adelore & Olomukoro, 2015). These effects are multidimensional including family life, socioeconomic activities and community development. It is evident from a research study conducted in Nigeria that the adult literacy program has functional impacts on rural women's lives; family life, trade, and role in community development (Mbah, 2015).

In the case of family life, Adelore and Olomukoro (2015) found that in Nigeria the adult literacy programs enabled women in family planning methods and witnessed nutritional improvements of their families. A study carried out in district Kech of Balochistan province Pakistan also found the positive effects of adult literacy program on women's family life (Rehman, 2008). It is known from

the literature that women's illiteracy affects child education as high proportion of literate mothers tend to put their children in schools than illiterate mothers. So, adult literacy program playing a key role in children education which is strong aspect of family life. These programs develop women's confidence to take on assertive roles in their families and communities (Oxenham, 2008). These results have endorsed by Prins (2008) that literacy gave women the ability to influence family members, engage in decision making, attain greater self-confidence and thus improved relationships with family members, parents and children. Robinson-Pant (2005) also argued that literacy has come to mean much more to individuals and communities than just reading and writing. Similarly, Oyitso & Olomukoro (2012) also pointed out the importance of literacy in women's family life. They denoted that literacy gives women personal freedom to become agents of change paving the way for economic and political freedom required for the development of the country.

Literacy imparts skills and knowledge to participants that make them more productive in self-employment or in employment by others (UNESCO, EFA Global Monitoring Report; 2006). The literacy status significantly affects women's socioeconomic activities. Adelere & Olomukoro (2015) found that literacy has positive effects on women's access to loan and credit facilities to establish or strengthen their trade/socioeconomic activities which in turn leads to higher incomes in Nigeria. Another study conducted by Mbah (2015) in Nigeria found that adult literacy programme positively affected women's socio-economic activities by knowledge and skill acquisition, raising capital, better management of resources and better human relationship. In Ethiopia, Degu (2016) found that adult literacy equipped women with the knowledge and skills to engage in different income generating activities like poultry production, honey production and growing different types of vegetables. Hassan and Olaniran (2011) reported for improved socio-economic status of women due to their engagement in adult literacy programs. Aroge (2016) also argued that adult literacy programs have positive effects on women's socioeconomic activities. The provision of quality literacy to women improve their lives and livelihood and will no doubt have a great and sustainable social and economic impact. In India, the NGO Bharat Gyan Vigyan Samiti (BGVS) working with the government collaboration for women illiteracy and helping them to get literacy skills and through micro credit enterprises enhancing their socioeconomic status (OXFAM, 2005).

Literacy enhances one's role in community development. Literature indicate that due to adult literacy programs, women play vital role in their communities (Makramalla, 2013). Oxenham (2008) reported that literacy enables women to develop more confidence and take on assertive roles in their communities. In Bangladesh the importance of literacy for women was acknowledged for their active role in their communities (ASPBAE, 2012). In Mali, Konaté, (2010) found that literacy programs helped women to develop critical thinking by sharing experiences. Women have taken actions for positive changes about their lives and communities. Mbah (2015) found that in Nigeria, adult literacy programme enabled women to play active role in their communities by mobilizing other women for community development work, representing their communities, playing active role in community politics, and collecting and keeping proper record of dues. Rehman (2008) reported that in Pakistan women were enabled by the adult literacy programs to enhance their day-to-day learning and tends to lead to community participation.

### **3. MATERIAL AND METHODS**

#### **3.1. Study Area Description**

Rural areas of the Islamabad Capital Territory (ICT) served as the universe of the study. The selection of the rural areas was made due to several reasons. First, the female literacy rate is low in the country. Secondly, in the rural areas the female literacy rate (49%) is low as compared to urban female literacy rate (68%) (GoP, 2016). To address the issue, National Commission of Human Development (NCHD) is playing a vital role through its Adult Literacy Program. Various adult literacy centres have been established and functional throughout the rural areas of the country including Islamabad. These adult literacy centres are playing an important role in increasing the female literacy rates in the country. ICT is comprised of city and rural areas. The rural areas consist of 23 union councils and these councils further include a total of 33 villages. The total area of ICT is 1165.5 Km<sup>2</sup> and a population of 0.08% of the country. The capital city of Pakistan, Islamabad is located in the northwest of the country on Potohar Plateau. This area has been significant in history for being a part of the crossroads of the Rawalpindi and the Khyber Pakhtunkhwa. It is the 9th largest city of Pakistan, while the larger Islamabad-Rawalpindi metropolitan area is the third largest in Pakistan with a population exceeding four million.

#### **3.2. Sampling and Sample Size**

Multistage sampling technique was used to select the adult literacy centres and sampled respondents. In the first stage of sampling, a union council named Noorpur Shahan was selected randomly. In the second stage, 5 adult literacy centres out of 13 centres were selected randomly. In the third and final stage of sampling, adult learners (women) were selected as sampled respondents randomly. A total of 210 adult learners were enrolled in the five-selected adult literacy centres. A sample size of 164 adult learners were randomly selected for data collection.

#### **3.3. Data Collection**

Data collection was done between the months of October and November 2017. Data were collected through a pre-tested questionnaire from the selected adult learners. The questionnaire was reviewed by four experts from the academia and NCHD officials and edited in the light of their expertise. A five-point Likert scale was (i.e. Strongly Agree, Agree, Strongly Disagree, Disagree and Don't Know) used to record the responses of the adult learners before and after the Adult Literacy Program. The responses of the adult learners were recorded in the three areas of their life i.e. family life, socioeconomic activities and role in community development. Each sphere of life is comprised of eight statements. The adult learners were face to face interviewed. Formal permission was sought before initiating the interview and the objectives of the study were explained to the respondents (Naz and Khan, 2018). The respondents who refused to answer in the earlier stage were replaced to other adult learners.

#### **3.4. Data Analysis**

After collection of the required data, it was entered in the Statistical Package for Social Sciences version 20. The study is mainly descriptive in nature. Percent responses of the women adult learners were recorded in the three mentioned categories of their family life, Socio-economic/trade activities and role in community development.

### 3.5. Limitations of the Study

The research study focused on the effects of Adult Literacy Program on women's lives in rural areas of Islamabad Capital territory (ICT). Due to limited time and financial resource, the sample of 64 adult learners were selected out of 110 adult learners for data collection. During data collection, some problems like (cultural norms, caste, and communication with adult learners (women) etc. were observed. Therefore, there is a chance that respondents did not give right answer especially about their family life, trade and role in community development. However, the results are applicable for the developing countries where the functional Adult Literacy Programs have been launched.

## 4. RESULTS AND DISCUSSION

### 4.1. Effects of Adult Literacy Program on Women's Family Life

The role of women in family life are important not only for work in home and kitchen but also for nation building and family care. Women's role can be enhanced when their literacy rates increased (Aroge, 2016). Table 2 shows the percent responses of the sampled respondents before and after the Adult Literacy Program about their family life. Their responses were recorded through a five-point Likert scale (i.e. Strongly Agree, Agree, Strongly Disagree, Disagree and Don't Know). The respondents recorded responses against eight different aspects of family life including children academic work, better care of homes and children, relationship with children and husband, care of children's health, early marriages of girl child, behaviour with relatives, financial support to family and checking of utility bills before and after the Adult

Literacy Program. It was found that before the Adult Literacy Program, majority of the respondents were disagreed with the statements to assist their children in academic work (75%), better care of homes and children (47%), maintained a better relationship with children and husband (53%), maintenance of better health of children (42%), financial support to family (74%), and checking of utility bills (74%). All these problems were because of their illiteracy. This implies that there were negative effects of illiteracy on the family life of the rural women before enrolment in the Adult Literacy Program. However, most of the respondents were not agreed with the statement that an illiterate woman does early marriage of her girl child (78%). Similarly, the statement that an illiterate woman take good behaviour with relatives is supported by majority of the respondents (53%). The respondents were also asked about to record their responses against the eight selected aspects of family life after enrolment in the Adult Literacy Program. Data show that after enrolment in the Adult Literacy Program, the family life of the respondents showed improvement as majority of the respondents gives a positive response on all the eight aspect of their family life with the percent rate of 66% (Agree), 94% (47% Strongly Agree and 47% Agree), 81% (37% Strongly Agree and 44% Agree), 86% (70% Strongly Agree and 16% Agree), 78% (44% Strongly Disagree and 34% Disagree), 92% (28% Strongly Agree and 64% Agree), 69% (13% Strongly Agree and 56% Agree), and 71% (27% Strongly Agree and 44% Agree) as seen in Table 4.2. The results indicate that the Adult Literacy Program has helped the women in children's academic work, better home management, good relationship with children and husband, better care of children's health, marriage of her daughter at small age, good behaviour with relatives, financial support to families and checking of utility bills, thus an improved family life. These results are supported by the findings of Aroge (2016) who reported that Adult Literacy Program increased

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women's role in their family life. The Ocho (2005) also agreed with these results and stated that the most important reason for women's participation in Literacy Programs is to ensure educated home, an educated family. This implies that the respondents were of the view of positive effects of the Adult Literacy Program on their family life.

**Table-1: Family life of the respondents before and after the Adult Literacy Program in the study area (%)**

<b>Before the Adult Literacy Program</b>						
<b>S. No.</b>	<b>Item statement</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Do not Know</b>
1	Is an illiterate woman can help in order to complete academic work of her children?	--	11	14	75	--
2	Is an illiterate woman can take better care of homes and children?	19	15	19	47	--
3	Is an illiterate woman can maintain better relationship with children and husband?	13	16	15	53	3
4	Is an illiterate woman care for better health of her children?	19	17	22	42	--
5	Is illiterate woman do marriage of her daughter at small age?	--	3	19	78	--
6	Is an illiterate woman take good behavior with relatives?	19	53	--	28	--
7	Is an illiterate woman can financially support her family?	--	25	1	74	--
8	Is an illiterate woman can check utility bills of her home?	--	--	26	74	--
<b>After the Adult Literacy Program</b>						
1	Adult Literacy Program equips rural women to assist their children in their academic work	--	66	3	31	--
2	It enables them to take better care of their homes and children	47	47	--	6	--
3	Adult Literacy Program helps rural women to maintain good relationship with their children and husband	37	44	--	19	--
4	Adult Literacy Program helps rural women to take better care of children's health	70	16	--	14	--
5	After Adult Literacy Program, does women do marriage of her daughter at small age	--	3	44	34	19
6	Adult Literacy Program helps rural women to take good behavior with relatives	28	64	--	8	--
7	Adult Literacy Program helps rural women to financially support her family	13	56	--	31	--
8	Through Adult Literacy Program women can check utility bills of her home	27	44	12	17	--



#### **4.2. The Effect of Adult Literacy Program on Socio-Economic Activities/Trade of the Respondents**

The socioeconomic activities/trade of rural women are important not only for women empowerment but also for the well-being of their households (Hasnain and Nazir, 2008: Salman and Rahman 2008). Data in Table 4.3 show the percent responses of the sample respondents regarding their socio-economic activities/trade before and after their enrolment in the Adult Literacy Program. The results revealed that before the Adult Literacy Program, the respondents gave a negative response with the percent rate of 72%, 100%, 80%, 97%, 91%, 75%, 69%, and 87% about awareness of trade, new ideas about investment in trade, worthiness for trade, important role in country's economy, effective utilization of resources for maximum profit, maintenance of good relations with customers and starting a new business with modern techniques, respectively. After the enrolment in the Adult Literacy Program, the respondents also recorded their opinions about socio-economic activities/trade in Table 4.3. Data show that majority of the respondents gave a positive response with the percent rate of 77%, 62%, 67%, 61%, 69%, 66%, 69% and 64% about awareness of their trades, new ideas about investment in their trades, worthiness for trade, to put forward their trades on modern ways, important role in county's economy, effective utilization of resources for maximum profit, good relations with their customers and to start business with different techniques, respectively. The results indicate that before the Adult Literacy Program, the respondents were not positively aware and equipped with skills and techniques to start and establish trade activities with good relations. It implies that they were not playing a vital role in the country's economy. However, after enrolment in the Adult Literacy Program, they got awareness, skills and techniques to set up and establish their trades. The result shows that Adult Literacy Program has tremendously helped the rural women to improve their trades. The improvement covers knowledge and skill acquisition, raising capital, better management of resources and better human relationships. Thus, actively playing a role in the country's economy. These findings are in conformity with Konate, (2007) who states that literate women play a significant role in the development of a nation by expanding their trade activities and thus reduces the poverty levels.

**Table-2: Socio-economic activities/trade of the respondents before and after the Adult Literacy Program in the study area (%)**

<b>Before the Adult Literacy Program</b>						
<b>S. No</b>	<b>Item statement</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Do not Know</b>
1	Is illiterate women aware from their trade?	--	28	17	36	19
2	Is illiterate women keep on new ideas about investment in their trade?	--		8	73	19
3	Is illiterate rural women can worthiness for trade?	--	20	8	72	--
4	Is illiterate women can put forward their trades on modern way?	--	3	56	28	13
5	Is illiterate women can play important role in country's economy?		9	16	50	25
6	Is illiterate women know effective utilization of resources for maximum profit?	14	11	--	61	14
7	Is illiterate women can maintain good relations with their customers?	--	31	3	42	24
8	Is illiterate women know, how to start a business with different techniques?	--	13	19	54	14
<b>After the Adult Literacy Program</b>						
1	Through Adult Literacy Program women are aware from their trade	41	36	1	11	11
2	Adult Literacy Program gives rural women new ideas on how to investment in their trades.	3	59	--	25	13
3	Adult Literacy Program helps women to worthiness for trade	26	41	11	22	--
4	Adult Literacy Program helps women to put forward their trades on modern way	11	50	22	8	9
5	Adult Literacy Program helps women to play important role in country's economy	39	30	8	17	6
6	Adult Literacy Program enlightens rural women on effective utilization of resources for maximum profit	56	10	--	34	--
7	Adult Literacy Program helps rural women to maintain good relations with their customers	13	56	--	19	12
8	Adult Literacy Program helps rural women to start a business with different techniques	42	22	--	25	11

### **4.3. Role of the Respondents in Community Development before and after the Adult Literacy Program**

Community development is important for the overall development of an area. It is a self-help approach to initiate, design and implement projects by the active participation of the community to develop that locality (Konate, 2007). Literate women can play a significant role in community development (Kasi, 2013). The perception regarding role of women in community development before and after the Adult Literacy Program is recorded in Table 4.4. It was found that before the Adult Literacy Program, majority of the respondents recorded a negative response about the statements including mobilizing and organizing women for community development work, active role in politics, role in peace, and involvement in decision-making at household level with the percent responses of 58%, 69%, 62%, and 56%. Respectively. However, 59% and 60% of the respondents were agreed that illiterate women helped the community in skills acquisitions and financially for girl's marriages. The 70% of respondents (19%=Strongly Agree and 51%=Agree) were of the view that illiteracy among women is a major cause of domestic violence. In the case of awareness about empowerment, 30% respondents don't know and 28% were agree that they are aware about the empowerment ways, however, 3% were strongly disagree and 19% were disagree that they were not aware about their empowerment ways. After the enrolment in Adult Literacy Program, the responses on the eight selected statements were also recorded in Table 3.4. Data show that most of the respondents were agreed that the program helped women in imparting skills acquisition to community (78%), mobilizing and organizing other women for community development work (62%), financial or other support in girl's marriages (80%), active role in politics (67%), maintain peace in communities (61%), women's involvement in decision making at household level (62%). The Adult Literacy Program also broadened the vision of the respondents and now most of them were agreed (Strongly agree= 41%, Agree= 34%) that illiteracy is one of the major cause of domestic violence among women. Furthermore, the Adult Literacy Program enabled most of the respondents (Strongly Agree=22%, Agree=47) to empower themselves. The results indicate that Adult Literacy Program is playing an important role in the area of community development by empowering women, mobilizing and organizing them for development work, playing a role in politics and creating awareness among them regarding domestic violence etc. thus maintain peace in their respective communities. These findings are like the results of Akanbi (2013) that women's role in community development activities like political participation, community works etc. enhanced due to their participation in Adult Literacy Program in Nigeria. Egwu (2008) also noted that functional adult literacy programs enabled women to meaningfully contribute to the development of the community.

**Table-3: Role of the respondents in community development before and after the Adult Literacy Program in the study area (%)**

<b>Before the Adult Literacy Program</b>						
<b>S. No.</b>	<b>Item Statement</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Don't Know</b>
1	Have you ever help skills acquisition to their community?	--	59	24	17	--
2	Are you illiterate women can mobilize and organize other women for community development work?	6	16	--	58	17
3	Is illiterate women can help in financial or other support in girl's marriages?	19	41	--	39	1
4	Are you play active role in politics in your communities?	9	17	--	69	5
5	Have you help to maintain peace in communities?	8	30	--	62	--
6	Are you involve in decision making at household level?	14	30	--	56	--
7	Illiterate women is one of the major cause of domestic violence.	19	51	--	30	--
8	Is illiterate women can make empower themselves?	20	28	3	19	30
<b>After the Adult Literacy Program</b>						
1	Adult Literacy Program helps rural women in skills acquisition to their community?	11	67	11	11	--
2	Adult Literacy Program helps the rural women to mobilize and organize other women for community development work	14	48	--	22	16
3	Adult Literacy Program helps the women to support other girl's marriages in their communities either financially or in the shape of materials etc.	50	30	--	20	--
4	Adult Literacy Program helps the rural women to play active role in politics in their communities	36	31	3	25	5
5	Adult Literacy Program helps the rural women to maintain peace in their communities	13	48	--	39	--
6	Adult Literacy Program helps rural women to involve in decision making at household level	20	42	--	38	--
7	Adult Literacy Program helps rural women to reduce the domestic violence.	41	34	--	20	5
8	Adult Literacy Program helps rural women to empower themselves	22	47	--	9	22

## 5. CONCLUSION

The study concluded that Adult Literacy Program is playing a significant role in women's family life, socioeconomic activities and their role in community development. Before the program women were not active in their family life, socioeconomic activities and community development work. The program enabled them to improve their family life in terms of assisting their children's in academic work, better home and child management, maintaining good relationships with children and husband, better care of children's health, financial support to families, and checking of utility bills. In the case of socioeconomic/trade activities, women became aware and worthy of their trades by maintaining good relations with customers, effective utilization of resources for maximum profits and thus playing a significant role in the country's economy. Similarly, in the case of women's role in community development, majority of women became able to financially support other girls for their marriages, helped in imparting skills acquisition to their community, decreasing domestic violence, make empower their own selves, and played active role in politics in their communities. However, some of the women respondents did not become able to improve some aspects of their family life (assisting their children in academic work, financial support to family), socio-economic activities (investment in their trade, put forward their trades on modern ways, started business with different techniques) and their role in community development work (mobilizing and organizing other women for community development work, maintenance of peace in their communities and involvement in decision making at home). Thus, it is recommended that such programs should not only be replicated in the far flung rural areas of the country where female have very low literacy rates but also in-depth studies on the subject matter should be carried out to address the women issues in these programs. It will enable the program agencies to achieve more satisfactory results.

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